

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
ALHAMBRA CREDIT UNION					
Platinum	9.9%	N/A	\$5 min. \$25 Max.	25	3% of outstanding bal \$25 min.
Classic/Secured	11.9% - 14.9%	N/A	\$5 min. \$25 Max.	25	3% of outstanding bal \$25 min.
ALTIER CREDIT UNION (Formerly Salt River Project Credit Union)					
Visa Classic	13.9%	None	\$20.00	10	\$15 or 5% of New BalanceTotal
Visa Gold	10.9%	None 1st year\$18.00 (waived with \$1,500.00 in purchases)	\$20.00	10	\$15 or 5% of New BalanceTotal
AMERICAN SOUTHWEST CREDIT UNION					
Mastercard	Tier 1 6.99%; Tier 2 11.99%; tier 3 14.99%	None	\$15 or 5% of payment due, whichever is less	25	\$10 or 2% of the balance,whichever is greater
ARIZONA CENTRAL CREDIT UNION					
Visa Classic/Visa Secured	11.9%	None	5% or \$10.00 (whichever is less)	25	2.5% or \$10.00 (whichever is greater)
Visa Gold	9.9%	None	5% or \$10.00	25	2.5% or \$10.00
ARIZONA FEDERAL CREDIT UNION					
Visa Platinum	Prime + 3.5% - Prime + 6.5% not to exceed 18%	None	10% of payment after 10 days - \$15 minimum	25	2.7% or \$20.00 (whichever is greater)
ARIZONA HERITAGE CREDIT UNION (Formerly Arizona Holsum Credit Union)					
Visa Classic	9.9%	None	\$10.00	25	3% or \$25.00 (whichever is greater)
ARIZONA STATE CREDIT UNION					
Visa Platinum	3.9% Fixed rate for three months, 9.9% afterwards	None	5% or \$10.00 (whichever is less)	25	2% of outstanding balance
Visa Classic	12.00%	None	5% or \$10.00 (whichever is less)	25	2% of outstanding balance
Visa Student	16.9%	None	5% or \$10.00 (whichever is less)	25	2% of outstanding balance
BANNER FEDERAL CREDIT UNION Town North Bank Card Sevicees					
MasterCard Platinum	2.99% for 6 mo. Thereafter variable up to 15.99%	None	Lesser of \$15 or 5% of pmt due	25	2%
BASHAS' ASSOCIATES FEDERAL CREDIT UNION					
Visa Classic	11.99%	None	\$25.00	25	\$25.00 or 3% which ever is greater
Visa Share Secured	14.99%	None	\$25.00	25	\$25.00 or 3% which ever is greater
Visa Platinum	8.99%	None	\$25.00	25	\$25.00 or 3% which ever is greater

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CANYON STATE CREDIT UNION					
Visa Platinum	8.9% - 17.5%	None	\$15.00	25	3% or \$20.00 min.
Visa Platinum	11.9% - 19.0%	None	\$15.00	25	3% or \$20.00 min.
COCHISE CREDIT UNION					
MasterCard	14.9%	None	\$10.00	25	\$25.00
COCONINO FEDERAL CREDIT UNION					
Visa	10.15%	None	\$10.00	10	3% or \$20.00 min.
CORPORATE AMERICA FAMILY CREDIT UNION					
Visa Advantage	11.9% - 19.9%	None	\$35.00	25	3% or \$35.00 (whichever is greater)
Visa Platinum Advantage	9.9% - 19.9%	None	\$35.00	25	3% or \$35.00 (whichever is greater)
Visa Share Secured	18%	None	\$35.00	25	3% or \$25.00 (whichever is greater)
CREDIT UNION WEST					
Visa Classic	10.50% - 18.50% Variable	None	5% of payment or \$10 bal <\$10,000 \$25 > \$10,000 which is less	25	2.50%
Visa Gold	9.75% - 12.75% Variable	None	5% of payment or \$10 bal <\$10,000 \$25 > \$10,000 which is less	25	2.50%
DEER VALLEY CREDIT UNION					
Visa Classic	12.90%	None	\$10.00	25	2% of outstanding balance or \$20.00
Visa Gold	9.9%	None	\$10.00	25	2% of outstanding balance or \$20.00
DESERT ENERGY CREDIT UNION (Cards issued through: TNB Card Services, Dallas Texas)					
MasterCard-Standard & Platinum	Prime +1.99%	None	Lesser of \$15.00 or 5% of pmt due	20	\$20.00
DESERT SCHOOLS FEDERAL CREDIT UNION (Cards issued through: MBNA, Delaware)					
Student Visa	7.9% 13.99%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$39 if over \$1,000	25	1% of balance plus finance charge plus late fees
American Express World Points	7.9%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$39 if over \$1,000	25	1% of balance plus finance charge plus late fees
Employee World Points Visa	8.9%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$39 if over \$1,000	25	1% of balance plus finance charge plus late fees
Visa/MasterCard World Points	Varies: current offer 7.9% . 13.99%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$39 if over \$1,000	25	1% of balance plus finance charge plus late fees
FIRST AMERICAN CREDIT UNION (Cards issued through: CUNA Service Group)					
Visa Classic	13.9%	None	\$25.00	25	3% or \$20.00
Visa Gold	9.8%	None	\$25.00	25	3% or \$20.00
Visa Secured	13.9%	None	\$25.00	25	3% or \$20.00

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FIRST CREDIT UNION					
Visa Platinum Plus	Intro 0-1.9% first year; then 15.99%	None	\$15 = <\$100; \$29 = 100.01-250.00; \$39 = \$250.01+	20	1% or \$15.00 (whichever is greater)
Visa Preferred	15.99% - 19.99%	None	\$15 = <\$100; \$29 = 100.01-250.00; \$39 = \$250.01+	20	1% or \$15.00 (whichever is greater)
American Express	9.9% - 19.99%	None	\$15/\$29/\$39 based on bal	20	1% of bal + Fin chrg
FIRST EDITION COMMUNITY CREDIT UNION (TNB Card Services, Dallas, Texas)					
Platinum MasterCard	2.99% - 18.74%	None	\$29 on bal of \$100,\$15 on bal under \$100	20	\$25 or 3% of bal, whichever is greater
Standard MasterCard	2.99% - 18.74%	None	\$29 on bal of \$100,\$15 on bal under \$100	20	\$25 or 3% of bal, whichever is greater
HONEYWELL AEROSPACE FEDERAL CREDIT UNION					
Visa Platinum	7.92% - 12.84%	None	\$15.00	25	2% or \$20.00 (whichever is greater)
Visa Platinum Rewards	9.96% - 14.88%	None	\$15.00	25	2% or \$20.00 (whichever is greater)
HUGHES FEDERAL CREDIT UNION					
Visa/MasterCard Classic	12.5%	None	\$10.00	25	3% of balance
Visa/MasterCard Gold	11.95%	None	\$10.00	25	3% of balance
Visa Platinum	9.5%	None	\$10.00	25	3% of balance
MARISOL FEDERAL CREDIT UNION					
Master Card Platinum	10.50%	None	\$20.00	25	3% or 25.00 (whichever is greater)
Master Card Standard	14.50%	\$15.00	\$20.00	25	3% or \$25.00 (whichever is greater)
MERIWEST CREDIT UNION (MBNA)					
Visa Platinum	7.90%	None	< \$100 = \$15, \$100.01 - \$1,000 = \$29, > \$1,000 = \$39	20	1% of balance
Visa Preferred	13.99%	None	< \$100 = \$15, \$100.01 - \$1,000 = \$29, > \$1,000 = \$39	20	1% of balance
Visa All Cash Advance	17.99%	None	< \$100 = \$15, \$100.01 - \$1,000 = \$29, > \$1,000 = \$39	20	1% of balance
MOHAVE COMMUNITY FEDERAL CREDIT UNION					
Visa Classic	14.99%	None	\$25.00	25	3% or \$20.00
PIMA FEDERAL CREDIT UNION(InfiBank, N. A. of Atlanta, Georgia)					
Visa and MasterCard (Low Rate, Rewards, Passport, Cash Back Rewards)	All cards are variable rate tied to the one-month LIBOR not to exceed 18%	None	\$35 New Bal. <\$500; \$39 if > \$500	20	\$20.00 - or 2% of balance or 1% of new balance + current charges and fees, depending on card
PINAL COUNTY FEDERAL CREDIT UNION					
Visa Platinum	9.9%	None	\$25.00	25	2% or \$20.00 (whichever is greater)
Visa Classic	12.9%	None	\$25.00	25	2% or \$20.00

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PRESCOTT FEDERAL CREDIT UNION (Cards issued through Equifax, Florida)					
Classic	12.0%	None	\$10.00	25	3% or \$15.00 (whichever is greater)
PYRAMID CREDIT UNION (Cards issued through Equifax Card Services)					
Visa Classic	11.88% -15.00 % - 18.00%	None	\$15.00	25	2% or \$20.00 (whichever is greater)
SAN TAN CREDIT UNION					
Visa	12%	None	\$10.00	25	3% or \$20.00
SHAMROCK FOODS FEDERAL CREDIT UNION					
Visa Classic	12.9%	\$25.00(waived 1st year, thereafter annual waiver if \$500.00 or 6 purchases a year are made)	\$10.00	25	3%

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Visa Gold	11.9%	\$25.00 (waived 1st year, thereafter annual waiver if	\$10.00	25	3%
Visa Secured	15.9%	\$25.00	\$10.00	25	3%
SNOWFLAKE MILLS FEDERAL CREDIT UNION					
Visa Classic	7.9%	None	\$25.00	25	3% or \$30.00
SOUTHEASTERN ARIZONA FEDERAL CREDIT UNION					
Visa Classic	14.9%	\$10.00	\$5.00	25	3% or \$25.00
SOUTHERN ARIZONA COMMUNICATIONS CREDIT UNION (Cards issued through: Illinois National Apollo Program)					
Visa Classic/Visa Secured	12.4%	\$12.00	\$10.00	None	\$20.00
SOUTHWEST AIRLINES FEDERAL CREDIT UNION					
MasterCard, Visa Classic	11.5%	None	20% of payment	None	3% or min. of \$18.00
MasterCard Gold, Visa Gold	11.9%	None	20% of payment	25	3% or min. of \$18.00
SOUTHWEST HEALTH CARE CREDIT UNION					
Visa	13.9%	None	\$10.00	25	4% or \$20.00
SUN COUNTRY CREDIT UNION					
Visa Classic	13.92%	None	\$10.00	25	3% or \$10.00 (whichever is greater)
Visa Gold	13.92%	\$25.00	\$10.00	25	3% or \$10.00 (whichever is greater)
SUN WEST FEDERAL CREDIT UNION					
MasterCard Classic	14.90%	None	\$5.00	25	\$20.00
MasterCard Gold	12.50%	None	\$5.00	25	\$20.00
Visa Platinum Home Equity	Prime + 7.5%	None	6% of payment	25	1.50%
TEMPE SCHOOLS CREDIT UNION					
Visa	Merit Priced Gold 10.5%	None	\$20.00	25	2.5% or \$25.00
TRU WEST CREDIT UNION					
Visa Classic	14.90%	None	5% of payment or \$10.00 (whichever is less)	25	3.5% or \$25.00 min.
Visa Gold	9.90%	None	5% of payment or \$10.00 (whichever is less)	25	3.5% or \$25.00 min.
Visa Platinum	7.9%	None	5% of payment or \$10.00 (whichever is less)	25	3.5% or \$25.00 min.
TUCSON FEDERAL CREDIT UNION					
MasterCard/Visa Classic	12.25% - 16.00%	None	20% of accrued interest with a \$10.00 min.	25	3% of balance or \$10.00 (whichever is greater)
Visa Gold	11.00% - 11.75%	None	20% of accrued interest with a \$10.00 min.	25	3% of balance or \$10.00 (whichever is greater)
TUCSON HEALTHCARE AFFILIATES FEDERAL CREDIT UNION					

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Visa Classic	9.9%	None	5% or \$5.00 min.	6	\$15.00
TUCSON OLD PUEBLO CREDIT UNION Infibank NA of Atlanta, Ga.					
Visa - Low Rate, Maximum Reward, & Cashback Rebate	Variable rate tied to 1 mo. Libor not to exceed 18%	None	\$35 if bal <\$500; \$39 if bal >= \$500	25	greater of \$20 or 2% of new bal
TUCSON TELCO FEDERAL CREDIT UNION					
Platinum Visa	9.90%	None	\$10.00	5	\$20.00
U-HAUL FEDERAL CREDIT UNION					
MasterCard Classic	13.90%	None	\$20.00	25	\$20.00
VANTAGE WEST CREDIT UNION (Formerly DM Federal Credit Union)					
Visa Platinum	8.75%	None	5% of payment or \$10.00 (whichever is less); 15% or \$29 on amounts > \$10,000	10	\$2.55 per \$100 outstanding balance with a minimum of \$30.00
Visa Gold	10.75%	None	5% of payment or \$10.00 (whichever is less); 15% or \$29 on amounts > \$10,000	10	\$2.55 per \$100 outstanding balance with a minimum of \$30.00
Visa Classic/Visa Classic Student/Credit One Visa	16.95%	None	5% of payment or \$10.00 (whichever is less); 15% or \$29 on amounts > \$10,000	10	\$2.55 per \$100 outstanding balance with a minimum of \$30.00
YAVAPAI FEDERAL CREDIT UNION					
Visa Classic	12.90%	None	\$25.00	25	The greater of 2% or \$25.00; \$25 minimim
Visa Platinum	9.90%	None	\$25.00	25	The greater of 2% or \$25.00; \$25 minimim